



APPLICATION DISCLOSURES
Business Platinum Visa with Rewards

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	13.25% - 23.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. The index value plus the margin will equal the APR.
APR for Balance Transfers	15.25% - 25.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.25% - 25.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR	3.0% above current Interest Rate. This APR may be applied when: • Your minimum monthly payment is more than 60 days late • You have more than one late payment in 12 months • You are in default of any other terms of the Agreement How long will the penalty APR apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
OTHER CARD TERMS	
Grace Period for repayment of purchase balance	25 days
Method of computing the balance for purchases	Average daily balance method (including new purchases)
FEES	
Annual Fees	\$25 (for each card number issued)
Late payment fee:	\$30 for balance >\$1,000 \$20 for balances \$100-\$1,000 \$10 for balances <\$100
Over-the-credit-limit fee:	\$30
Foreign transaction fee:	Up to 1% of the U.S. dollar amount of the foreign transaction.
Minimum payment:	2% of the outstanding balance or \$10, whichever is greater.

The above rates and fees are current as of February 1, 2023.

PROMOTIONAL APR FOR BALANCE TRANSFERS

Business Platinum Visa Card

Balance Transfer Promo offered January 1, 2023 – February 28, 2023

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	1.99% promo APR for the first 12 months after the date of the balance transfer request. After that your APR will be 15.25% - 25.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.

*Promotional offer valid 1/1/23 - 2/28/23 and subject to change. The 1.99% promotional Annual Percentage Rate (APR) applies to balance transfers for the first 12 months of the transfer. Then, the balance transfer APR will increase to the APR for cash advances: 15.25% - 25.75% (Business Platinum Visa with Rewards) based upon credit qualifications. All rates current as of 1/1/23 are variable and subject to change. Balance transfer must be completed by 2/28/23. Offer open to new and existing OnPoint credit card accounts. The promotional balance transfer offer excludes paying existing OnPoint lines/loans. Promotional APR may end and the Penalty APR may apply as indicated in the OnPoint Business Visa Credit Card Agreement. All terms including APRs, Penalty APR, and fees may change as permitted by law and the OnPoint Business Visa Credit Card Agreement.